

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In re:

CARLOS FERNANDES

Debtor(s)

Case No. 18-10538

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/10/2018.
- 2) The plan was confirmed on 04/23/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/12/2018, 01/08/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/17/2018, 03/01/2019, 01/07/2020, 05/06/2020.
- 5) The case was completed on 01/24/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,401.00.
- 10) Amount of unsecured claims discharged without full payment: \$138,956.81.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$13,639.99
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$13,639.99**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$761.08
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,161.08**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Attorney Fees:**

Payee Name	Payee Type	Paid Outside	Paid Via Plan
RUSSELL L LOW ESQ	Attorney Fee	\$1,000.00	\$4,400.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANTA BANK CORPORATION	Unsecured	4,190.00	3,417.08	3,417.08	304.05	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS CENTURION B	Unsecured	972.00	959.01	959.01	85.33	0.00
AMEX	Unsecured	0.00	NA	NA	0.00	0.00
ASSOCIATES	Unsecured	4,536.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	981.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	7,769.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	6,177.00	NA	NA	0.00	0.00
BP/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE, N.A.	Unsecured	0.00	NA	NA	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE	Unsecured	3,741.00	NA	NA	0.00	0.00
CHASE	Unsecured	3,425.00	NA	NA	0.00	0.00
CHASE	Unsecured	3,353.00	NA	NA	0.00	0.00
CHASE	Unsecured	2,279.00	NA	NA	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA, NA	Unsecured	0.00	NA	NA	0.00	0.00
CITI	Unsecured	4,536.00	NA	NA	0.00	0.00
CITIBANK SD, NA	Unsecured	6,014.00	NA	NA	0.00	0.00
CITIBANK USA	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	11,048.00	11,048.87	11,048.87	983.14	0.00
FIRST USA BANK N A	Unsecured	0.00	NA	NA	0.00	0.00
FIRST USA BANK N A	Unsecured	0.00	NA	NA	0.00	0.00
GMAC	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Hsbc Bank	Unsecured	0.00	NA	NA	0.00	0.00
LISA GREENE	Unsecured	78,574.00	78,574.00	78,574.00	6,991.50	0.00
LISA GREENE	Secured	NA	0.00	0.00	0.00	0.00
LISA WELLS	Unsecured	3,699.60	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	NA	1,220.18	1,220.18	108.57	0.00
PORTFOLIO RC	Unsecured	4,364.00	NA	NA	0.00	0.00
SEARS/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING INC	Secured	8,300.00	0.00	0.00	0.00	0.00
TEXACO / CITIBANK	Unsecured	0.00	NA	NA	0.00	0.00
UNVL/CITI	Unsecured	0.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	108.00	70.98	70.98	6.32	0.00
WALL STREET ASSOC	Unsecured	1,271.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$95,290.12</b>	<b>\$8,478.91</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,161.08</u>
Disbursements to Creditors	<u>\$8,478.91</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$13,639.99</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/27/2023

By: /s/ Marie-Ann Greenberg

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.